

In re:  
Joshua M. Ritt  
Rachel A. Lopshansky-Ritt  
Debtor(s)

Case No. 15-13427-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 16, 2020

User: Adminstra  
Form ID: 138NEW

Page 1 of 3  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Joshua M. Ritt, Rachel A. Lopshansky-Ritt, 2462 Croydon Court, Bensalem, PA 19020-2204
cr	+ Toyota Motor Credit Corporation, c/o KEVIN G. MCDONALD, 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
13528689	+ A-1 Collection Agency, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706
13528690	+ Aes/ Cit Ed, Po Box 61047, Harrisburg, PA 17106-1047
14568124	+ Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054 PABKR@brockandscott.com 08054-1218
13528692	+ Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
13528691	+ Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
13528698	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195
13528697	+ Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
13528696	+ Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
13528695	+ Citibank, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
13528699	+ Citibank Sd, Na, Po Box 6241, Sioux Falls, SD 57117-6241
13617162	+ Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
13528701	+ Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
13528700	+ Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
13568283	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040
13528707	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Mtr, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
14280045	+ Toyota Motor Credit Corporation, c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
13552839	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
13528708	+ Toyota Mtr, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
13611755	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
13528710	++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court:, Wells Fargo Hm Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701
14568125	+ Wells Fargo Bank, N.A., 3476 Stateview Blvd, Fort Mill, South Carolina 29715-7200
13613751	+ Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,, Fort Mill, SC 29715-7203
13554470	+ Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
14568734	Wells Fargo Bank, NA, c/o Andrew Spivack, Esq., 3002 Fellowship Road, Ste 130, Mount Laurel, NJ 08054
13528712	+ Wff Auto, Po Box 29704, Phoenix, AZ 85038-9704
13920186	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
13582957	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 29

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 17 2020 03:52:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 17 2020 03:52:00	Pennsylvania Department of Revenue, Bankruptcy

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			Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 17 2020 03:52:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/PDF: gecsedl@recoverycorp.com	Dec 17 2020 03:33:47	Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13528688	+ Email/Text: bk.notices@a1collectionagency.com	Dec 17 2020 03:53:00	A-1 Collection Agency, 715 Horizon Drive, Grand Junction, CO 81506-8700
13528694	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 17 2020 03:44:22	Capital One, 15000 Capital One Dr, Richmond, VA 23238
13622460	+ Email/Text: bncmail@w-legal.com	Dec 17 2020 03:52:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13528693	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 17 2020 03:33:54	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
13566401	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 17 2020 03:33:54	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13528702	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 17 2020 03:51:00	Comenity Bank/Inbryant, 4590 E Broad St, Columbus, OH 43213-1301
13531996	Email/Text: mrdiscen@discover.com	Dec 17 2020 03:51:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13528703	+ Email/Text: mrdiscen@discover.com	Dec 17 2020 03:51:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
13528705	+ Email/PDF: pa_dc_claims@navient.com	Dec 17 2020 03:44:30	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
13563906	Email/PDF: pa_dc_claims@navient.com	Dec 17 2020 03:44:30	Navient Solutions Inc., Po Box9640, Wilkes-Barre, PA 18773-9640
13531212	Email/Text: Bankruptcy.Notices@pnc.com	Dec 17 2020 03:51:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
13528706	Email/Text: Bankruptcy.Notices@pnc.com	Dec 17 2020 03:51:00	Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009
13782117	Email/Text: bnc-quantum@quantum3group.com	Dec 17 2020 03:52:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13580140	Email/Text: bnc-quantum@quantum3group.com	Dec 17 2020 03:52:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13580241	Email/PDF: rmscedi@recoverycorp.com	Dec 17 2020 03:34:00	Ramesh Singh, c/o Recovery Management Systems Corp., Financial Controller, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13528709	+ Email/Text: bankruptcydepartment@tsico.com	Dec 17 2020 03:53:00	Transworld Sys Inc/33, 507 Prudential Rd, Horsham, PA 19044-2308

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13528711		Wff Auto
cr	*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13528704	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court;
		Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
13563907	*	Navient Solutions Inc., Po Box9640, Wilkes-Barre, PA 18773-9640

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13582958 \* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262  
13582959 \* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 18, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2020 at the address(es) listed below:**

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank NA andrew.spivack@brockandscott.com, wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor WELLS FARGO BANK NA andrew.spivack@brockandscott.com, wbecf@brockandscott.com
KEVIN G. MCDONALD	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
PAUL H. YOUNG	on behalf of Joint Debtor Rachel A. Lopshansky-Ritt support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com
PAUL H. YOUNG	on behalf of Debtor Joshua M. Ritt support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Joshua M. Ritt and Rachel A.  
Lopshansky-Ritt

Debtor(s)

Bankruptcy No: 15-13427-mdc  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 12/16/20